



Neo BlockChain Bank

NBCB

B2Me – BANK that never Sleeps – Bank for the Unbanked

White Paper



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It is required that you read this legal disclaimer section carefully. If you have any doubts, get advice from legal, financial, taxation, or other competent law practitioners. All of the information provided here is not intended to be complete, and it should never be construed as a part of different contractual arrangements.

It is our firm conviction that the information provided in this white paper is accurate and up to date and that all products, services, technical architecture, token distribution, and company timelines are accurate and up to date. Furthermore, all of these materials may have changed without notice, and they can never be considered a signatory agreement of advice.

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This white paper does not obligate anybody to sign a contract or make a legally enforceable commitment to contribute. This white paper also does not constitute any form or part of any opinion that can be construed as advice, or that can be used to sell or solicit any offer by Trillions to purchase our token, nor shall it be construed as a part of any effect that can be used in the formation of a contract or an investment decision.

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Investment risks

Trading cryptocurrencies have a high level of risk and is not suited for all Participantss. You should carefully evaluate your investing goals, level of expertise, and risk appetite before opting to trade cryptocurrencies, tokens, or any other digital asset.

No Liability



Investment
Risk



Not Advice

NBCB What are we ?

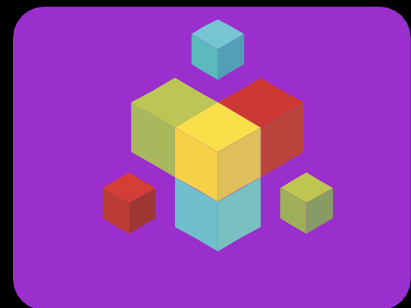
The NBCB token represents Neo Blockchain Bank's visionary push to revolutionize global finance. It signifies a departure from traditional norms, offering bespoke crypto and fiat banking, a multi-trading system, and tailored lending solutions for individual clients.

NBCB, or Neo Blockchain Crypto Bank, stands out for its acute sensitivity to client needs. As the "Listening Bank," it remains vigilant in safeguarding clients' wealth, providing uninterrupted protection, and delivering personalized financial journeys.

At its core, NEO BLOCKCHAIN Crypto Bank leverages Blockchain, Database, AI & ML technologies. Built on WEB 3.0, it empowers both the banked and unbanked seamlessly. NBCB is more than a bank; it's an evolving ecosystem, offering secure and innovative financial landscapes that adapt to ever-changing needs.

The rapid evolution of blockchain technology and its integration with fintech has paved the way for groundbreaking innovations in banking. This whitepaper introduces a transformative marketplace that harnesses the power of blockchain-based fintech to address the needs of the unbanked, bringing financial freedom to societies untouched by traditional banking.

NBCB is the chance to change the crypto space FOREVER!





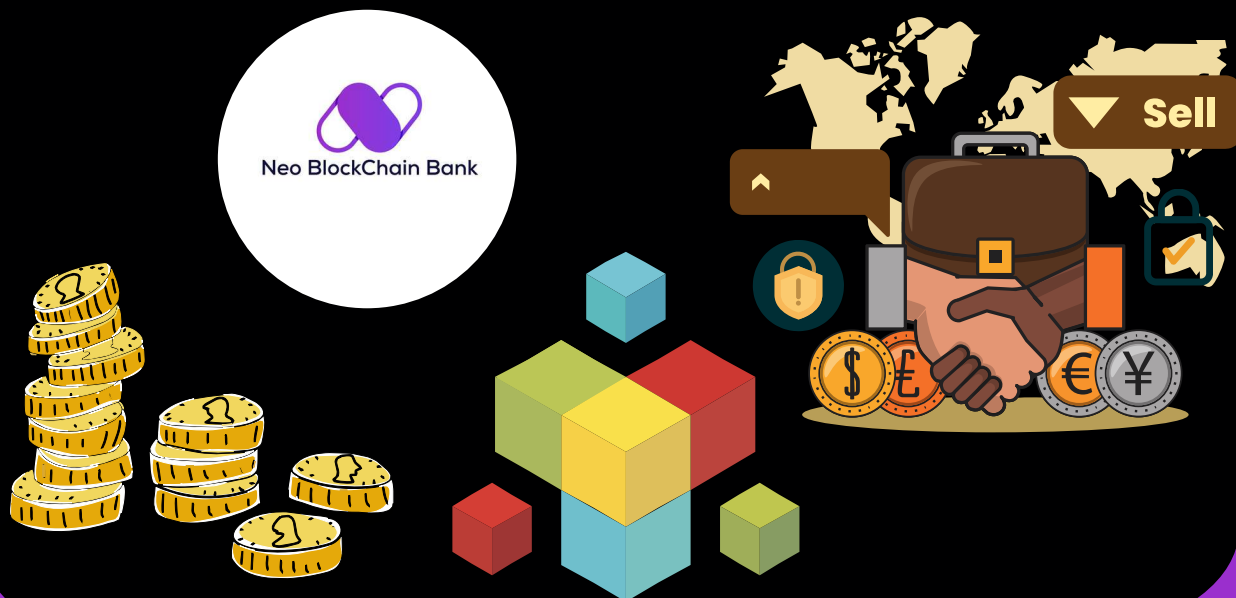
OUR VISION & MISSION

OUR VISION :

To be the forefront technology enabler, transforming the economic landscape by providing participants with intuitive and secure blockchain-based software solutions, shaping a more connected and accessible future.

OUR MISSION :

At NBCB, our mission is to redefine financial inclusivity through innovative and seamless banking solutions, empowering individuals worldwide to achieve their financial goals. We strive to bridge the gap between traditional and digital finance, fostering accessibility, education, and trust within the financial ecosystem.





Features & Products

Money transfer and Remittance :

Integration with decentralized finance (DeFi) protocols allows for more seamless and efficient cryptocurrency payments, expanding the capabilities of crypto payment gateways.

The rise of stablecoins, which are cryptocurrencies pegged to stable assets like fiat currencies, presents opportunities for stablecoin-focused payment gateways.

Increasing compatibility with mobile wallets and the rise of smartphone usage offer convenient options for users to make crypto payments on-the-go.

The growing emphasis on sustainability may drive the development of eco-friendly blockchain technologies and green-focused crypto payment gateways.

User-friendly interfaces, improved transaction speeds, and better customer support are expected to be key trends in the development of crypto payment gateways.

Lending for the underprivileged :

Within our ecosystem, a pioneering marketplace harnesses the strength of blockchain and decentralized finance, enabling collective fund pooling for lending to the underprivileged worldwide. This borderless platform, driven by stablecoins, ensures secure and responsible financial contributions, fostering a sense of global solidarity. Through user-friendly interfaces and eco-friendly solutions, our vision is to transform lending into a force for positive global change, embodying our commitment to inclusive and impactful financial practices.

Automatic Trading Through AI & ML

Enhanced by artificial intelligence and machine learning, our platform provides an automatic trading system, ensuring transparency, security, and trust in global trade.





Our Unique identity

Neo BlockChain Bank (NBCB) revolutionizes finance with a Unified Payment Gateway facilitating seamless global money transfers. Our Global Digital Asset Depository (DGAD) empowers clients to unlock liquidity by securing loans against digital assets, directly credited to digital wallets or debit cards. Real World Asset Tokenization transforms traditional assets like real estate and patents into blockchain-backed tokens, ensuring transparency and fractional ownership. NBCB's AI integration enhances user experience, making us a leader in providing cutting-edge, secure, and user-friendly financial solutions for the evolving needs of our clients worldwide.

Distinctive Identity:

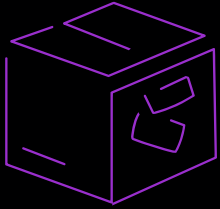
Our unique identity stems from being a trailblazing technology company that seamlessly integrates blockchain solutions, fostering financial inclusivity globally. With an unwavering commitment to innovation, responsible lending, and eco-friendly practices, we redefine the financial landscape, empowering participants and cultivating a community-driven approach that sets us apart in the ever-evolving world of technology and finance.



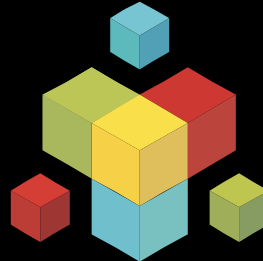
Trust through Transparency



A marketplace that allows app users to purchase NFTs and checkout via the app.



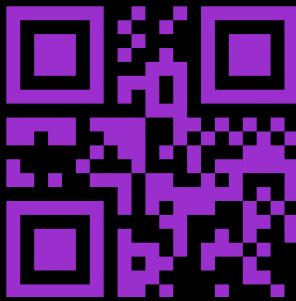
User selects item or product to purchase



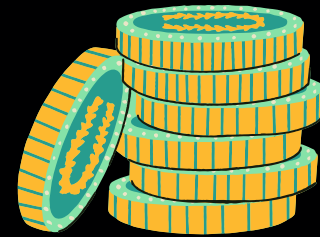
Digital Product to purchase



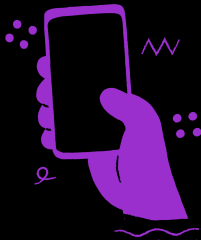
Add to Cart



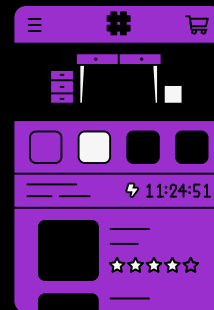
generates QR code by pressing pay



selects which currency to pay with



Then opens their NBCB Pay app & Selects Marketplace payment



Scans QR code which locates the transactions the User selects which type of currency to complete the payment





Problem Statement

1. **Limited Accessibility:**

Millions globally are excluded from essential banking services, restricting their participation in the global financial ecosystem.

2. **Slow Transactions:**

Traditional banking's sluggish cross-border transactions impede international trade, often taking days for settlement.

3. **High Transaction Costs:**

Conventional banking incurs substantial fees, particularly in international transfers, diminishing the value for end-users.

4. **Opaque Processes:**

Lack of transparency in traditional banking processes breeds confusion and distrust among customers, impacting the overall banking experience.

5. **Centralized Control:**

Traditional banks' centralized operations pose vulnerabilities, with potential single points of failure, security breaches, and system downtimes.

6. **Exclusion of Unbanked Population:**

Stringent requirements and limited accessibility leave a significant portion of the global population unbanked, particularly in developing regions.



Solution Overview

***Revolutionizing Banking Through Blockchain:**

NBCB harnesses the power of blockchain technology, delivering a secure, transparent, and decentralized banking experience. This ensures trust and immutability in all financial transactions, setting a new standard in the financial landscape.

Data Excellence with Comprehensive Database Integration:

Our fintech solution seamlessly integrates advanced database systems, optimizing operations, fortifying data security, and providing real-time access to crucial information for both customers and the bank. This commitment to data excellence enhances the overall banking experience.

Intelligent Banking with AI and ML:

NBCB pioneers the use of Artificial Intelligence (AI) and Machine Learning (ML) algorithms to analyze financial data, offering personalized services and intelligent insights. This innovative approach ensures a dynamic and responsive banking experience tailored to individual needs.

Diverse Trading Opportunities:

NBCB stands out by providing a diverse range of trading platforms, catering to both traditional and cryptocurrency Collaborators. This approach ensures inclusivity, meeting the varied preferences of a wide spectrum of Participantss.

Seamless Fiat-Crypto Conversion:

With efficient fiat-crypto conversion capabilities, NBCB empowers customers to transition effortlessly between traditional and digital currencies. This flexibility promotes smooth and convenient financial transactions.

Swift Global Money Transfers and Payments:

Facilitating swift and cost-effective global money transfers, NBCB reduces transaction times and costs significantly. Our comprehensive payment services cover a broad spectrum, from everyday transactions to specialized trading activities, ensuring a seamless financial experience.



Technology Description

Our token is intricately woven into the very fabric of Polygon's Layer 2 architecture, a groundbreaking solution to the scalability challenges faced by traditional blockchain networks. With the perpetual demand for faster confirmation times and lower fees, Polygon's Layer 2 emerges as a beacon of innovation. This technical marvel elevates the scalability of existing blockchains, optimizing user experiences within the blockchain ecosystem. By aligning our token with Polygon's Layer 2, we seamlessly integrate enhanced efficiency and cost-effectiveness, ensuring that our users navigate the blockchain landscape with unparalleled speed and affordability.

Delving into the technical nuances, Polygon's Layer 2 architecture, explored and refined through various phases, represents a culmination of meticulous experimentation and collaboration. From the initial divergence phase, where developers explored diverse blockchain architectures, to the convergence phase, where a specific protocol architecture was refined, our token embodies the epitome of this optimized tech stack. Aligned with the Internet's Value Layer, this architecture not only symbolizes our commitment to cutting-edge technology but also ensures that our token stands as a testament to the innovation and progress that Polygon's Layer 2 brings to the blockchain realm.





NBCB – NFT marketplace

Neo BlockChain Bank (NBCB) revolutionizes finance with a Unified Payment Gateway facilitating seamless global money transfers. Our Global Digital Asset Depository (DGAD) empowers clients to unlock liquidity by securing loans against digital assets, directly credited to digital wallets or debit cards. Real World Asset Tokenization transforms traditional assets like real estate and patents into blockchain-backed tokens, ensuring transparency and fractional ownership. NBCB's AI integration enhances user experience, making us a leader in providing cutting-edge, secure, and user-friendly financial solutions for the evolving needs of our clients worldwide.

NBCB proudly presents its NFT marketplace, a revolutionary platform built on the efficiency of Polygon's Layer 2 architecture. This decentralized hub is designed to empower artists and creators, offering a secure space to exhibit their digital masterpieces. Blockchain ensures unparalleled transparency, ownership tracking, and authentication, bringing a new level of trust to the digital art realm. Breaking away from exclusivity, NBCB's NFT marketplace is a global stage where art aficionados and collectors can engage without geographical constraints. With swift, eco-friendly transactions, this marketplace not only reshapes the art industry but also champions sustainability and accessibility in the digital landscape.





Unique Crypto Banking Solutions

Crypto Bank Uniqueness

Positioned as the Listening Bank, Crypto Bank stands out by prioritizing customer assets' security and growth through the use of advanced technologies. Our commitment to putting customers first, fostering continual innovation, and ensuring global accessibility sets us apart.

Crypto at Your Convenience

Simultaneously, we recognize the importance of providing a user-friendly and convenient platform for crypto transactions. Our platform allows users to trade 120+ tokens with minimal fees, transfer tokens easily, access educational resources, and earn rewards through staking.





NBCB SWAPING

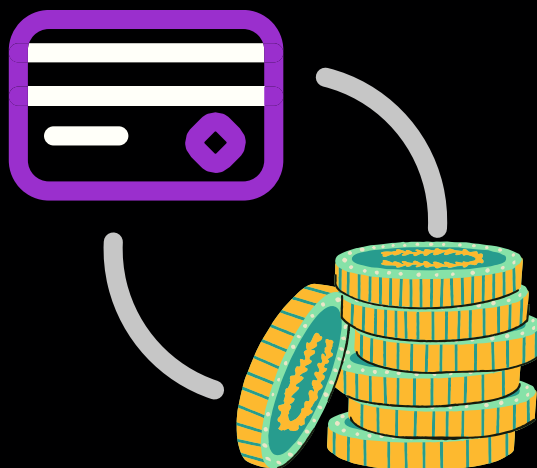
A decentralized trading platform on the NBCB platform will be created, satisfying the needs of fully decentralized payments. Smart Swap connects NBCB Token making it easy and convenient to connect and process transactions, breaking any user- touchable space close to the future world the dominant cryptocurrency, NBCB Swap guarantees outstanding speed, Token processing, and extremely low transaction fees so that the community can easily connect. NBCB swap will be an easy, fast, and secure exchange creating a completely new ecosystem, built to facilitate a crypto derivative market where traders have access to a variety of trading and Collaboration instruments, enabling a highly liberating, strategic, low-risk, and seamless trading experience in a truly decentralized way. NBCB Token is going to launch its decentralized exchange (NBCB SWAP)

There are many great reasons our Wallet users love using NBCB:

Quickly exchange into an asset you believe will grow

Move out of a volatile asset into one of our cryptocurrencies.

Hedge against real-world events. NBCB platform will be integrated into the top cryptocurrency trading exchanges in the world, this will allow users to search and select the best rates for the transaction. An additional benefit is that some crypto swap services do not require users to create an account thus giving the user total anonymity.





Banking for the Unbanked

A significant portion of the global population remains unbanked due to a lack of knowledge and access to technology. Our focus is on bringing this underserved demographic into the financial ecosystem, enabling them to achieve financial freedom.

Inclusivity Through Technology

Blockchain-based fintech solutions offer a unique opportunity to provide inclusive banking services. By leveraging user-friendly interfaces and educational tools, we aim to empower the unbanked with the knowledge and tools needed to participate in the modern financial landscape.

Seamless Fiat-Crypto Conversion:

At NBCB, we excel in providing a seamless fiat-crypto conversion experience, enabling customers to effortlessly transition between traditional and digital currencies. This capability promotes unparalleled flexibility in financial transactions, ensuring our users have the freedom to navigate the ever-evolving landscape of financial markets.

Efficient Global Money Transfers and Payments

Experience swift and cost-effective global money transfers with NBCB. We pride ourselves on reducing transaction times and costs significantly, offering a streamlined process for transferring funds globally. Moreover, our payment services span a broad spectrum, catering not only to everyday transactions but also facilitating special trading activities with utmost efficiency.



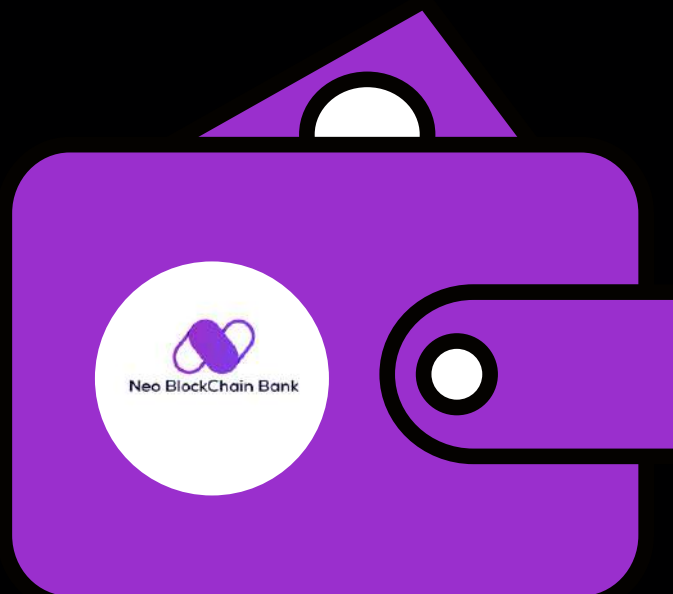
NBCB WALLET

The NBCB wallet version is supported on both Android and iOS. The wallet is highly focused on enabling users to manage their tokens and interact with the ecosystem. The private keys for the wallet are stored on the user's device and are secured through Secure Enclave and biometric authentication technology.

Users can complete all the normal functions that a wallet provides. They can monitor their balance as well as send and receive tokens. Users can also exchange on through the NBCB wallet and use and swap their Tokens. The wallet enables users to access decentralized exchanges so that they can easily convert between their tokens. NBCB Wallet is fast, secure, and will have a low transaction fee than others, and users can donate and vote for the organization by using our wallet. A user can hold and swap by using the NBCB Wallet.

Here are some of the important features of Wallets:

- Freeze and Unfreeze your card with a single tap
- Create free virtual cards for online purchases
- Payment in local currencies
- View your PIN and change it at any ATM
- Allows transactions across multiple cryptocurrencies. This helps you to do easy currency conversions.





Ecosystem Integration

Ecosystem Integration: Unlocking Seamless Financial Harmony**In the dynamic landscape of modern banking, NBCB embraces the concept of ecosystem integration, redefining the way users interact with financial services. Our commitment extends beyond traditional banking functions, aiming to seamlessly integrate into users' broader financial ecosystems. This strategic approach is designed to enhance user experiences, provide comprehensive solutions, and bridge the gap between conventional banking and emerging decentralized financial paradigms.

Holistic Financial Inclusion:

NBCB's ecosystem integration is founded on the principle of holistic financial inclusion. By connecting with diverse financial services and platforms, we empower users to manage their finances comprehensively. This integration extends beyond conventional banking activities, incorporating elements of decentralized finance (DeFi) and ensuring that users have a unified and accessible financial experience.

Unified User Experience:

Central to our ecosystem integration strategy is the creation of a unified user experience. NBCB consolidates various financial functions under one intuitive interface, enabling users to seamlessly transition between traditional banking services, cryptocurrency transactions, and Collaboration activities. This unified approach simplifies financial management, fostering a sense of cohesion in the user's financial journey. We strive to redefine the future of banking, ensuring that our users can navigate the complexities of modern finance with ease and confidence.

Cross-Platform Compatibility:

NBCB's commitment to ecosystem integration is reflected in our cross-platform compatibility. Whether users engage through web interfaces, mobile applications, or other emerging digital platforms, they experience a consistent and interconnected suite of financial services. This compatibility ensures that users can access and manage their financial portfolio effortlessly, regardless of the device or platform they choose.



Unlocking Seamless Financial Harmony

Decentralized Finance (DeFi) Integration:

Recognizing the growing significance of DeFi, NBCB integrates decentralized financial services into its ecosystem. Users can seamlessly explore decentralized exchanges, yield farming, and other innovative financial instruments while still benefiting from the security and reliability of a traditional banking infrastructure.

Interconnected Partnership:

Ecosystem integration is further enhanced through strategic partnerships. NBCB collaborates with a network of trusted partners, including fintech companies, blockchain projects, and financial institutions, creating a web of interconnected services that expand the range of financial opportunities available to our users.

Real-Time Data Synchronization:

To ensure accuracy and transparency, NBCB prioritizes real-time data synchronization across its integrated ecosystem. Users can make informed decisions with up-to-date information on their accounts, Collaborations, and transactions, providing a level of financial awareness that is crucial in today's fast-paced financial landscape.

Innovative API Solutions:

Ecosystem integration is facilitated through innovative Application Programming Interfaces (APIs) that allow seamless communication between NBCB's systems and external platforms. This opens avenues for third-party developers to create tailored financial applications, contributing to a vibrant and dynamic financial ecosystem.

In summary, NBCB's ecosystem integration is a testament to our commitment to providing users with a comprehensive and interconnected financial experience. By embracing the principles of inclusivity.



Sustainable Finance Initiatives

Sustainable Finance Initiatives: Pioneering Responsible Banking for a Better Future

At NBCB, our commitment to sustainability extends beyond traditional banking to encompass a holistic approach that prioritizes environmental, social, and governance (ESG) principles. Our Green Collaborations initiative channels capital into environmentally sustainable projects, fostering clean energy solutions and eco-friendly technologies. We strive to mitigate the impact of climate change by supporting initiatives that contribute to a cleaner, more sustainable planet. Simultaneously, our Social Impact Funding directs resources towards critical societal challenges, addressing issues such as education, healthcare, and poverty alleviation. Through ethical lending practices, we ensure that our financial support aligns with principles of fairness, transparency, and social responsibility, contributing to responsible financial inclusion.

In our dedication to fostering a diverse and inclusive environment, NBCB implements programs promoting diversity and equal opportunity within our organization and throughout the broader financial ecosystem. We uphold responsible governance practices, maintaining ethical standards and transparency in our internal policies and decision-making processes. Our commitment to carbon neutrality involves adopting energy-efficient practices, investing in renewable energy sources, and offsetting our carbon footprint through verified offset programs. Through partnerships with organizations that share our commitment to sustainable finance, NBCB aims to amplify the impact of our initiatives, contributing to a collective effort towards a sustainable and resilient global financial landscape.



HOW NBCB ECOSYSTEM IS TRANSFORMING THE NFTS?

2. Transparency, authentication, ownership, provenance, copyright, and forgery have all been issues in the past. Moreover, the industry has historically been restricted to the elite who can manage to invest millions of dollars in a single piece of art. However, with our designed ecosystem leveraging Polygon architecture, these obstacles are nearly resolved. Our commitment to transparency and decentralization ensures that the art industry becomes accessible to a broader audience, transcending social and economic barriers. Today, the art industry has witnessed a transformative shift, creating and effectively deploying incredible and sophisticated pieces of art. We are poised to revolutionize the way NFTs are purchased, marketed, sponsored, loved, and created, making art appreciation an inclusive experience for all.

ENHANCE
TRANSPARENCY

TRUE
OWNERSHIP

REDUCE
CHANCE
OF FORGERY

AUTHENTICITY

COPYRIGHT
ASSET



WHY CHOOSE NBCB Token?

Open for global participants

NBCB revolutionizes transactions by utilizing the Polygon Level 2 architecture, extending financial connectivity globally. The decentralized nature of NBCB Tokens facilitates borderless trading, fostering a financial revolution that empowers users across diverse locations. This decentralized approach significantly reduces international payment fees, providing a cost-effective alternative to traditional methods.

Free from corporate and government interference

With NBCB transactions, the absence of intermediary institutions and government involvement ensures minimal transaction costs. The efficiency of NBCB is further highlighted by rapid transaction processing, eliminating the delays associated with typical authorization and waiting periods, making it an ideal choice for seamless and quick financial transactions.

Safe & Secure

Prioritizing user safety, NBCB stands as a secure platform committed to continuous improvement in system security. The platform's dedication to enhancing security measures ensures a safe environment for users to engage in financial transactions without compromising their data or assets.

Empowering Financial Inclusion

Through the implementation of the Polygon Level 2 architecture, NBCB stands as a catalyst for global financial connectivity, offering decentralized transactions and borderless trading. With minimized international payment fees, it pioneers a cost-effective alternative to traditional methods, fostering a revolutionary shift towards a more connected and empowered financial landscape.



REWARDS WITH NBCB

our platform reshapes decentralized payments, prioritizing simplicity, seamless transactions, and cost-effectiveness. With native support for diverse tokens, it marks a significant step towards a more inclusive and efficient era of payment solutions.

Payment Widget

A standout feature of the platform is the payment widget, enabling websites to effortlessly integrate NBCB Tokens and Custom Tokens for transactions. This versatile widget seamlessly connects to the NBCB through various Payment Gateways, ensuring a smooth and user-friendly payment experience on any website.

Fee-Free Gateway Creation :

One of the remarkable aspects of the NBCB platform is its commitment to minimizing costs. Aside from negligible transaction fees, users can develop comprehensive payment gateways without incurring any built-in fees or additional costs.

Build your own customized Gateway :

The platform empowers providers by incorporating all necessary backend functionalities to construct personalized gateways. Similar to popular platforms like PayPal, providers can implement desired features such as web invoices, email/SMS notifications, refunds, and more. The open-source code and examples provided in the NBCB coin serve as a foundation for building tailored solutions.

Native Support for Custom Tokens :

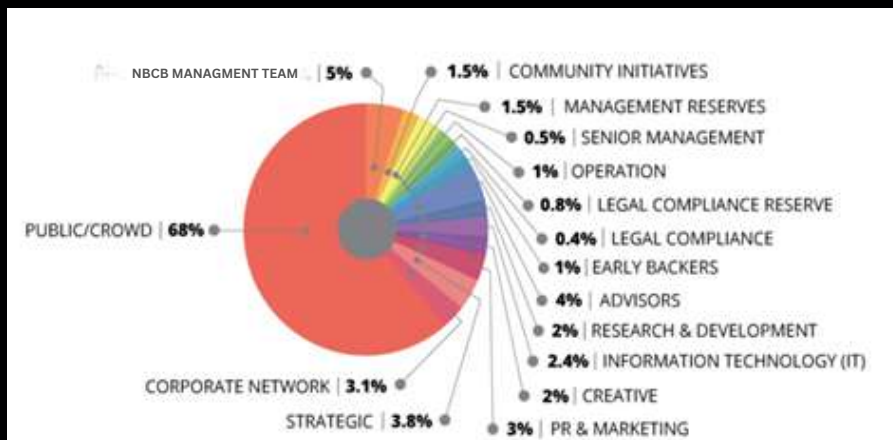
The Gateway smart contract, a key component of the NBCB platform, is highly adaptable. It can be configured to accept a wide array of Tokens, offering native support for Custom Tokens. This flexibility ensures compatibility with various token types, providing a comprehensive and inclusive payment solution.





TOKENOMICS

Token Distribution





ROADMAP



4th Quarter 2023

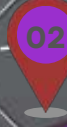
Concept of Neo Blockchain Bank/
registration of Company in Turkey



2024

2nd Quarter

Listing of NBCB tokens in Asian
Exchange



1st Quarter

DApp / NBCB portal / DEX
registration / Pre-sale of NCBC
token



3rd Quarter

NFT marketplace/ //Process of BTC
license registration in El Salvador



4th Quarter

Crypto Bank Debit Cards / Listing
of NBCB tokens in European
Exchange

Canva



2nd Quarter

Travel/ Real Estate Blockchain
products



1st Quarter

Money transfer and Lending App



3rd quarter

Finance based integration and
new products launch



4thquarter

Full bank products chain



Summary

Conclusion: Pioneering the Future of Finance and Art

In conclusion, our whitepaper unveils a transformative vision powered by cutting-edge technology. Through the implementation of Polygon's Layer 2 architecture, our blockchain-powered banking solutions redefine financial accessibility, ensuring efficiency, security, and inclusivity. Simultaneously, our innovative approach to the art industry democratizes access, breaking down historical barriers and fostering a new era of artistic expression through NFTs.


The synergy of these advancements signifies not just a technological evolution but a paradigm shift in how we engage with finance and art. As we propel towards a future where blockchain underlines every transaction and creation, we envision a world where financial empowerment and artistic appreciation are no longer confined but accessible to all. This whitepaper is not merely a documentation of our journey; it's a testament to our commitment to ushering in a future where technology, finance, and art converge to redefine the boundaries of possibility.



Neo BlockChain Bank

THANK YOU FROM
NBCB TEAM



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NBCB WHITEPAPER